Fill in this information to identify the case:

Debtor 1 Cynthia L. Gesick

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio (State)

Case number 2:11-bk-58499

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Household Realty Corporation

Court claim no. (if known): 10

Last four digits of any number you use to identify the debtor's account: 8790

Date of payment change:
Must be at least 21 days after date of this notice: 07/30/2016

New total payment:
Principal, interest, and escrow, if any: $106.01

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $ ______ **New escrow payment:** $ ______

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No
☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: **8.3750%** **New interest rate:** **8.3750%**

Current principal and interest payment $**108.18** **New principal and interest payment:** $**106.01**

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ______

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Debtor 1 Cynthia L. Gesick Case Number *(if known)* 2:11-bk-58499

First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Carlos Hernandez-Vivoni Date 07/08/2016

Signature

Print: Carlos Hernandez-Vivoni Title Authorized Agent for Household Realty Corporation

First Name Middle Name Last Name

Company Buckley Madole, P.C.

Address 14841 Dallas Parkway, Suite 300

Number Street

Dallas, Texas 75254

City State Zip Code

Contact phone (972) 643-6600 Email POCInquiries@BuckleyMadole.com

Certificate of Service

I certify that the foregoing notice has been served electronically on the Debtor's Counsel and the Chapter 13 Trustee and has been mailed to Debtor at the following address on July 8th, 2016:

Debtor's Attorney Information
Tad A Semons
Attorney At Law
85 E GAY ST STE 903
COLUMBUS, OH 43215

Debtors Information
Cynthia Gesick
4970 Bentler Dr.
Columbus, OH 43232

Chapter 13 Trustee Information
Faye D. English
10 West Broad Street Suite 900
Columbus, Ohio 43215-3449

U.S. Trustee
Office of the US Trustee
170 North High Street, Suite 200,
Columbus, Ohio 43215-2403

Respectfully Submitted,

/s/ Carlos Hernandez-Vivoni

HSBC

HOUSEHOLD REALTY CORPORATION
P.O. Box 1231
Brandon, FL 33509-1231

Beneficial
Member HSBC Group

HFC
Member HSBC Group

[redacted]

If you have questions, please contact us at 1-866-824-0824. Our hours of operation are Monday through Thursday 8 am - 7 pm ET and Friday 8 am - 4 pm ET.

CYNTHIA GESICK
4970 BENTLER DR
COLUMBUS, OH 43232-6250

07/01/16

Re: 4970 BENTLER DRIVE
COLUMBUS, OH 43232

Account #: [redacted]3790

Dear Valued Customer:

CHANGES TO YOUR MORTGAGE INTEREST RATE AND PAYMENTS ON 06/30/2016

Under the terms of your Adjustable Rate Mortgage (ARM), you had a 12-month period during which your interest rate stayed the same. That period ends on 06/30/2016, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 12 months for the rest of your loan term.

	Current Rate and Monthly Payment	**New** Rate and Monthly Payment
Interest Rate	8.37500%	8.37500%
Total Monthly Payment	**$108.18**	**$106.01 (due 07/30/2016)**

Interest Rate: HFC calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement/note, your index rate is the One Year Constant Maturity and your margin is 8.22500%. The One Year Constant Maturity is published Weekly in Federal Reserve.

Rate Limits: Your rate cannot go higher than 16.25000%, or lower than 8.22500%, over the life of the loan. Your rate can change each year by no more than 2.00000%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the One Year Constant Maturity, your margin, your loan balance of $3446.60 and your remaining loan term of 37 months.

Total Monthly Payment: Your total payment includes principal, interest and, if applicable, taxes and/or insurance. This amount does not include any ancillary and/or optional products paid on a monthly basis.

If you have questions, please contact us at 1-866-824-0824 during normal business hours.

For all Written Inquiries and Error Resolution requests, please mail to the following:

Attn: Research
P.O. Box 1231
Brandon, FL 33509-1231

For Payoff Requests, please mail to the following:

Attn: Payoffs
P.O. Box 897
Brandon, FL 33509

IMPORTANT INFORMATION: TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY PURSUANT TO BANKRUPTCY CODE THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, THE LENDER RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT INCLUDING THE RIGHT TO LIFT THE AUTOMATIC STAY AND/OR FORECLOSE ITS LIEN.

Esta carta contiene información importante sobre su cuenta y podría requerir su atención. Si tiene alguna pregunta y desea hablar en español con un empleado, sírvase comunicarse con nosotros al 1-866-824-0824, marque el número 2, durante nuestras horas de oficina normales.

ARMCHG